

Information to identify the case:

Debtor 1	Sondra L Oberberger	Social Security number or ITIN	xxx-xx-0710
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26874-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sondra L Oberberger

12/5/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sondra L Oberberger
Debtor

Case No. 19-26874-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Dec 05, 2023

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db	+ Sondra L Oberberger, 317 Tulip Lane, Freehold, NJ 07728-4040
518440911	+ Dr. Thomas G. Jacoby, DMD, 281 Summerhill Road, Suite 206, East Brunswick, NJ 08816-4270
518440914	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
518508407	+ NJCLASS, PO Box 548, Trenton NJ 08625-0548
518440923	Willowbend Condominium Assn, c/o Executive Property Management, PO Box 64148, Phoenix, AZ 85082-4148
518440924	+ Willowbend Condominium Association, 1 Raintree Dr, Freehold, NJ 07728-4123
518461070	+ Willowbend Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518440905	+ EDI: GMACFS.COM	Dec 06 2023 01:59:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Minneapolis, MN 55438-0901
519255394	+ EDI: AISACG.COM	Dec 06 2023 01:59:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518551087	EDI: GMACFS.COM	Dec 06 2023 01:59:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518440906	Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2023 21:07:00	Atlantic Credit & Finance Inc., PO Box 13386, Roanoke, VA 24033-3386
518440907	+ Email/Text: bk@avant.com	Dec 05 2023 21:08:00	Avant, Accounting Dept, 222 N. Lasalle St Suite 1700, Chicago, IL 60601-1101
518440908	+ EDI: CAPITALONE.COM	Dec 06 2023 01:59:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518454312	+ EDI: AIS.COM	Dec 06 2023 01:59:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518440909	+ Email/Text: clientservices@credit-control.com	Dec 05 2023 21:07:00	Credit Control, LLC, 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
518440910	Email/PDF: creditonebknofications@resurgent.com	Dec 05 2023 21:16:58	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518440912	^ MEBN	Dec 05 2023 21:01:54	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
518440913	EDI: PHINGENESIS	Dec 06 2023 01:59:00	Genesis Credit, Bankcard Services, PO Box 4499,

District/off: 0312-3

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		Beaverton, OR 97076-4499
518513358	+ Email/Text: gbechakas@outlook.com	Dec 05 2023 21:07:00 Intercoastal Financial, LLC, 7954 Transit Rd., #144, Williamsville, NY 14221-4117
518449559	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2023 21:17:03 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518440916	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2023 21:16:55 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518440915	Email/Text: ml-ebn@missionlane.com	Dec 05 2023 21:06:00 Lendup/tab Bank, Po Box 105286, Atlanta, GA 30304
518440918	Email/Text: ml-ebn@missionlane.com	Dec 05 2023 21:06:00 Mission Lane LLC, 7325 Beaufont Springs Dr., Richmond, VA 23225
519117412	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 05 2023 21:08:00 MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,
519117411	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 05 2023 21:08:00 MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518440917	+ Email/Text: bankruptcy@marinerfinance.com	Dec 05 2023 21:07:00 Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
518544711	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2023 21:07:00 Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518440919	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2023 21:07:00 Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518465349	+ Email/Text: RASEBN@raslg.com	Dec 05 2023 21:07:00 Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518500713	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2023 21:07:00 Nationstar Mortgage LLC D/B/A Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
518470338	EDI: AGFINANCE.COM	Dec 06 2023 01:59:00 ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
518440920	+ EDI: AGFINANCE.COM	Dec 06 2023 01:59:00 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
518440921	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 05 2023 21:16:56 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518440922	+ Email/Text: ClericalSupport@tenagliahunt.com	Dec 05 2023 21:07:00 Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519682634		MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing
519682633		MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing
cr	*+	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	*+	Willowbend Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor MTGLQ INVESTORS L.P. ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com
Andrew M. Lubin	on behalf of Creditor MTGLQ INVESTORS L.P. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis P. Cullari	on behalf of Debtor Sondra L. Oberberger cullari@comcast.net
Joseph Andrew Kutschman, III	on behalf of Creditor Willowbend Condominium Association Inc. jkutschman@cutolobarros.com, ecourts@cutolobarros.com
Michael J. Milstead	on behalf of Creditor MTGLQ INVESTORS L.P. bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10